

**Information to identify the case:**

Debtor 1	<u>Kevin Alan Nice</u>	Social Security number or ITIN	<b>xxx-xx-1926</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-23872-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin Alan Nice

12/5/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Kevin Alan Nice  
 Debtor

Case No. 12-23872-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 45

Date Rcvd: Dec 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2017.

db +Kevin Alan Nice, 805 Matilda Avenue, New Castle, PA 16101-1526  
 cr +Nuvelt Credit Company, Tucker Arensberg, P.C., 1500 One PPG Place,  
 Pittsburgh, Pa 15222-5413  
 13537498 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
 El Segundo, CA 90245-3504  
 13452918 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13438844 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of Pennsylvania, 200 Civic Center Drive, 11th Floor,  
 Columbus OH 43215)  
 13454989 ++COMCAST, 676 ISLAND POND RD, MANCHESTER NH 03109-4840  
 (address filed with court: Comcast, P.O. Box 3012, Southeastern, PA 19398-3012)  
 13438847 +D.J. Hannon & Sons, 215 East Long Avenue, New Castle, PA 16101-4897  
 13454994 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
 13454996 Hofus Surgical, 212 North Jefferson Street, Suite B, New Castle, PA 16101  
 13438849 +Jameson Health System, 1211 Wilmington Ave, New Castle, PA 16105-2516  
 13454998 +Jameson Memorial Hospital, 1211 Wilmington Ave, New Castle, PA 16105-2595  
 13438850 +Lawrence County DRS, Domestic Relations Section, 430 Court Street,  
 New Castle, PA 16101-3503  
 13438851 +Melanie A. Nice, 338 Laurel Blvd., New Castle, PA 16101-2524  
 13455000 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, 350 Highland Dr, Lewisville, TX 75067)  
 13455002 +Neshannock Township Tax Statement, 3131 Mercer Road, Suite 2, New Castle, PA 16105-1391  
 13438853 +New Castle Sanitation Authority, 110 E. Washington St, P.O. Box 1404,  
 New Castle, PA 16103-1404  
 13455005 PA SCU, POST OFFICE BOX 69110, HARRISBURG, PA 17106-9110  
 13438855 +Pamela J. Nice, 118 North Mulberry Street, New Castle, PA 16101-3441  
 13438857 Peoples Natural Gas, PO Box 26666, Richmond, VA 23261-6666  
 13438858 Tri-County Industries Inc, PO Box 867, Mars, PA 16046-0867  
 13455011 +University Hospitals, PO Box 94564, Cleveland, OH 44101-4564  
 13438859 +Zenith Acquisition Corp, 220 John Glenn Drive #1, Amherst, NY 14228-2246  
 13454995 +four seasons endoscopy center, 100 Knowlson avenue, Beaver Falls, PA 15010-1634

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 06 2017 01:59:19 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kristend@lobaf.com Dec 06 2017 01:59:58  
 Deutsche Bank National Trust Company, as Trustee,, c/o Law Offices of Barbara A. Fein, P.C.,  
 721 Dresher Road, Suite 1050, Horsham, PA 19044-2266  
 13438840 +EDI: BANKAMER.COM Dec 06 2017 01:48:00 BAC Home Loans Servicing, L.P.,  
 7105 Corporate Drive, PTX-B-209, Plano, TX 75024-4100  
 13438839 +EDI: BANKAMER.COM Dec 06 2017 01:48:00 Bac Home Loans Servicing, 450 American St,  
 Simi Valley, CA 93065-6285  
 13454983 +EDI: BANKAMER.COM Dec 06 2017 01:48:00 Bank Of America, 450 American Street,  
 Simi Valley, CA 93065-6285  
 13454984 +EDI: BANKAMER.COM Dec 06 2017 01:48:00 Bank of America, PO Box 5170,  
 Simi Valley, CA 93062-5170  
 13438841 +E-mail/Text: banko@berkscredit.com Dec 06 2017 01:59:13 Berks Credit & Collection,  
 900 Corporate Dr, Reading, PA 19605-3340  
 13438842 +E-mail/Text: bankruptcy@usecapital.com Dec 06 2017 02:00:22 Capital Accounts,  
 2120 Crestmoor Rd Ste 30, Nashville, TN 37215-2654  
 13438845 +EDI: BANKAMER.COM Dec 06 2017 01:48:00 Countrywide, 450 American Street,  
 Simi Valley, CA 93065-6285  
 13454991 +E-mail/Text: kcarter@creditmanagementcompany.com Dec 06 2017 01:59:59 Credit Management Co,  
 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 13438846 +E-mail/Text: kcarter@creditmanagementcompany.com Dec 06 2017 01:59:59 Credit Management Co,  
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 13454993 EDI: DIRECTV.COM Dec 06 2017 01:49:00 Directv, PO Box 9001069,  
 Louisville, KY 40290-1069  
 13438848 +EDI: IIC9.COM Dec 06 2017 01:49:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 13524319 EDI: RESURGENT.COM Dec 06 2017 01:48:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 13438852 +E-mail/Text: bankruptcydepartment@tsico.com Dec 06 2017 02:00:07 Nco Fin/09,  
 507 Prudential Rd, Horsham, PA 19044-2308  
 13438854 +EDI: GMACFS.COM Dec 06 2017 01:48:00 Nuvelt Credit Co, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300  
 13464393 +EDI: GMACFS.COM Dec 06 2017 01:48:00 Nuvelt Credit Company, P O Box 130424,  
 Roseville, MN 55113-0004  
 13438856 +E-mail/Text: bankruptcy@firstenergycorp.com Dec 06 2017 01:59:42 Penn Power,  
 6896 Miller Rd, Ste 204, Brecksville OH 44141-3222  
 13455007 E-mail/Text: bankruptcy@firstenergycorp.com Dec 06 2017 01:59:42 Penn Power,  
 P.O. Box 3687, Akron, OH 44309-3687

District/off: 0315-2

User: dkam  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 45

Date Rcvd: Dec 05, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13474210 +E-mail/Text: csc.bankruptcy@amwater.com Dec 06 2017 02:00:14 Pennsylvania American Water,  
P.O. Box 578, Alton IL 62002-0578  
13455009 +E-mail/Text: mmyers@primary-health.net Dec 06 2017 01:59:06 Primary Health Network,  
P.O. Box 716, Sharon, PA 16146-0716  
13455012 +EDI: VERIZONEAST.COM Dec 06 2017 01:49:00 Verizon, P.O. Box 3037,  
Bloomington, IL 61702-3037

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
cr Bank of America, N.A., et al...  
13454982\* +BAC Home Loans Servicing, L.P., 7105 Corporate Drive, PTX-B-209, Plano, TX 75024-4100  
13454981\* +Bac Home Loans Servicing, 450 American St, Simi Valley, CA 93065-6285  
13454985\* +Berks Credit & Collection, 900 Corporate Dr, Reading, PA 19605-3340  
13454987\* +++CBE GROUP, 131 TOWER PARK DR STE 100, WATERLOO IA 50701-9374  
(address filed with court: Cbe Group, 131 Towe Park Dr Suite 1, Waterloo, IA 50702)  
13454988\* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas of Pennsylvania, 200 Civic Center Drive,  
Columbus, OH 43215)  
13454986\* +Capital Accounts, 2120 Crestmoor Rd Ste 30, Nashville, TN 37215-2654  
13454990\* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
13454992\* +D.J. Hannon & Sons, 215 East Long Avenue, New Castle, PA 16101-4897  
13454997\* +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378  
13454999\* +Lawrence County DRS, Domestic Relations Section, 430 Court Street,  
New Castle, PA 16101-3503  
13455001\* +Nco Fin/09, 507 Prudential Rd, Horsham, PA 19044-2308  
13455003\* +New Castle Sanitation Authority, 110 E. Washington St, P.O. Box 1404,  
New Castle, PA 16103-1404  
13455004\* +Nuvelt Credit Co, 200 Renaissance Ctr, Detroit, MI 48243-1300  
13455006\* +Pamela J. Nice, 118 North Mulberry Street, New Castle, PA 16101-3441  
13455008\* Peoples Natural Gas, PO Box 26666, Richmond, VA 23261-6666  
13455010\* Tri-County Industries Inc, PO Box 867, Mars, PA 16046-0867  
13455013\* +Zenith Acquisition Corp, 220 John Glenn Drive #1, Amherst, NY 14228-2246  
13438843 ##+++CBE GROUP, 131 TOWER PARK DR STE 100, WATERLOO IA 50701-9374  
(address filed with court: Cbe Group, 131 Towe Park Dr Suite 1, Waterloo, IA 50702)  
TOTALS: 2, \* 17, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 07, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Andrew F Gornall on behalf of Creditor Bank of America, N.A., et al...  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Brett A. Solomon on behalf of Creditor Nuvelt Credit Company bsolomon@tuckerlaw.com,  
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com

District/off: 0315-2

User: dkam  
Form ID: 3180W

Page 3 of 3  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Kristen D. Little on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in  
trust for the registered holders of Morgan Stanley ABS Capital I Trust 2007-HE2, Mortgage  
Pass-Through Certificates, Series 2007- HE2, by and thro pabk@logs.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Kevin Alan Nice ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 8